

Certificate Number: 05781-PAW-DE-029592046

Bankruptcy Case Number: 12-23412



05781-PAW-DE-029592046

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 17, 2017, at 4:30 o'clock PM PDT, Janelle McCullough completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 17, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President